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**UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA**

**RONALD L. BISHOP,**

**Plaintiff,**

**VS.**

TRANS UNION LLC

**Defendants.**

Case No.

## JURY DEMANDED

## COMPLAINT

## JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant(s) perpetrated therein.

## PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.

4. The Defendant Trans Union LLC (TUC) is a corporate entity licensed to do business in the State of Nevada.

5. TUC is a consumer reporting agency, as defined in § 1681(f) of the FCRA, regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

## FACTUAL ALLEGATIONS

6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.

7. Plaintiff has serially disputed Defendant's reporting of the underlying Bank of America (BOA) account.

**8. Plaintiff is a very successful business owner.**

9. Plaintiff was the 2002 Small Business Administration Person of the Year for the State of Nevada.

10. Plaintiff's credit reports are absolutely flawless but for BOA's absurd misreporting and Defendant's abiding complicity.

11. On June 9, 2020 Plaintiff disputed BOA's misreporting with Defendant (Exhibit 1).

**12. Exhibit 1 details BOA's misreporting of an invalid \$108 collection account.**

**13. In 2019 Plaintiff instructed BOA to close all of his accounts.**

14. BOA's representative acknowledged Plaintiff's request and "confirmed" closure.

15. However BOA somehow continued to invoice Plaintiff at *someone else's address* (Exhibit 1).

16. As explicated in Exhibit 1, Plaintiff has categorically no idea who lives at the *Gatesville Avenue* address.

17. Plaintiff has utterly no connection to the *Gatesville Avenue* address.

1           18. Exhibit 1 also explained how BOA's misreporting impaired Plaintiff's access to  
2 substantial personal financing.

3           19. Exhibit 1 also depicts Plaintiff's frustrations in dealing with BOA's representative  
4 who ineptly advised BOA would continue to report the *invalid \$108 charge-off*.

5           20. On June 19, 2020 the mirthful and otherwise lasering Defendant indolently  
6 "verified" BOA's charge-off (Exhibit 2).

7           21. Exhibit 2 further misrepresents payment in full.

8           22. Plaintiff had not then paid the invalid account.

9           23. Exhibit 2 reflects Defendant's resolve to report the BOA *charge-off through 2027*.

10           24. On August 14, 2020 Plaintiff again disputed BOA's inaccurate reporting with  
11 Defendant (Exhibit 3).

12           25. Exhibit 3 contained a copy of Plaintiff's filed July 27, 2020 Complaint against  
13 BOA which provided an extremely detailed formal account of BOA's misconduct.

14           26. On August 28, 2020 Defendant again "verified" the charge-off (Exhibit 4).

15           27. However, this time Defendant reported the charge-off *with an unpaid balance*  
16 (Exhibit 4).

17           28. On September 22, 2020 Plaintiff again disputed Trans Union's enduring  
18 misreporting (Exhibit 5).

19           29. Plaintiff provided a full copy of his September 17, 2020 filed *Amended Complaint*  
20 against BOA which further detailed the critical importance of Defendant correcting its mangled  
21 reporting.

22           30. Plaintiff also attached to Exhibit 5 his \$110 check to BOA.

23           31. Plaintiff paid the fraudulent charge in order to put this petty and otherwise absurd  
24 ordeal behind him.

25           32. It didn't work.

26           33. On October 7, 2020 Trans Union quaintly *responded* (Exhibit 6).

27           34. In Exhibit 6 Trans Union somehow addressed and "verified" two (2) accounts  
28 other than the BOA account which Plaintiff actually disputed.

1           35.     One was a current account for *Recreational Merchandise*.

2           36.     The other a current \$544,000 mortgage.

3           37.     Neither was remotely involved in Plaintiff's September 22, 2020 Dispute of the  
4 fraudulent \$108 charge-off (Exhibit 5).

5           38.     Defendant entirely failed to coherently or otherwise address Plaintiff's September  
6 22, 2020 Dispute.

7           39.     On October 9, 2020 BOA instructed Defendant to correct its inaccurate reporting  
8 (Exhibit 7).

9           40.     Defendant parroted previously reported information notwithstanding  
10 documentation strongly revealing the highly unreliable nature of the information. Cushman v.  
11 Trans Union Corp., 115 F.3d 220, 225 (3<sup>rd</sup> Cir. 1997).

12           41.     In failing to correct Plaintiff's report, Defendant continued to report *patently*  
13 *inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC,  
14 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

15           42.     In failing to appropriately revise Plaintiff's report, Defendant provided *misleading*  
16 information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690  
17 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

18           43.     Defendant was precluded from making any report either patently wrong or  
19 "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611  
20 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

21           44.     Defendant violated the FCRA in its failure to provide additional information  
22 explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122  
23 F.Supp.3d 1347 (M.D.FI 2015).

24           45.     Plaintiff has suffered meaningful emotional distress including, but not limited to,  
25 excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other  
26 mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg &  
27 Lauinger, LLC, 637 F.3d 939, 957 (9<sup>th</sup> Cir. 2011).

STATEMENT OF CLAIM AS AGAINST DEFENDANT


46. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
- b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a. actual damages for *emotional distress* (Plaintiff is not pursuing claims for either lost earnings or other monetary loss);
- b. punitive damages;
- c. attorney's fees; and
- d. costs.



MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd. #95  
Las Vegas, Nevada 89102  
Attorney for Plaintiff

June 9, 2020

**CERTIFIED MAIL**

Trans Union LLC  
P.O. Box 2000  
Chester, PA 19016

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: \_\_\_\_\_; previous address: \_\_\_\_\_, Henderson, NV 89015; SSN: \_\_\_\_\_; date of birth: \_\_\_\_\_, 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

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EXHIBIT 1

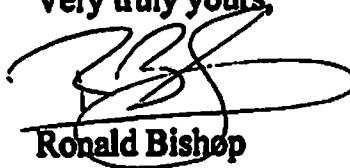
June 9, 2020  
Trans Union LLC  
Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Ronald Bishop

Enclosures



File Number: 311845156  
 Date Issued: 05/28/2020 ✓

Page: 1 of 12

TransUnion. 

### Personal Information

SSN: XXX-XX-3376

You have been on our files since 09/01/1985

Date of Birth: /1965

**Names Reported:** RONALD L BISHOP, RONALD LYNN BISHOP, and RON L BISHOP

### Addresses Reported:

Address	Date Reported	Address	Date Reported
850 S BOULDER HWY APT 190, HENDERSON, NV 89015-7564	03/01/2005	718 BRICK DR, HENDERSON, NV 89002-8417	02/01/2005
9577 GATESVILLE AVE, LAS VEGAS, NV 89148-4202	01/31/2012	15378 ROAD 28, DOLORES, CO 81323-9334	01/04/2016
	07/31/2013		

### Telephone Numbers Reported:

(702) 372-2810 (702) 565-9800 (702) 566-8120 (702) 558-5250 (702) 372-2819

### Employment Data Reported:

Employer Name	Date Verified	Position
BISHOP CONTRACTING INC	06/06/2017	PRESIDENT
BISHOP AIR SERVICE	04/01/1997	PRESIDENT
US AIR FORCE	01/01/1986	

### Adjustable Rate Mortgage Information

#### PUBLIC RECORD MORTGAGE DETAILS

Recorder's Office:	CLARK, NV	Origination Date:	06/2006	Loan Amount:	\$129,200
		Initial Rate Adjustment:	07/2011	Initial Interest Rate:	7.625%
		Next Rate Change Date:	07/2020	Rate Calculation Change:	2.250%
		Rate Change Frequency:	Monthly	Change Percent Limit:	2.000%
		Rate Change Interval:	06	Maximum Rate:	13.625%
		Index Type:	LIB	Combined Loan to Value:	88.100%

### Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

#### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	AVS	RPO	G/D	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

#### Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets < > indicates that this remark is considered adverse.

CLS CREDIT LINE SUSPENDED

### Adverse Accounts

**BANK OF AMERICA NA #6818011849\*\*\*\* (4909 SAVARESE CIRCLE FL1, Tampa, FL 33634, (800) 669-6607)**

Date Opened:	10/01/1997	Date Updated:	04/30/2020	Pay Status:	>Account 90 Days Past Due Date
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$7 per month, paid Monthly
Account Type:	Line of Credit Account	Last Payment Made:	07/04/2019	>Maximum Delinquency of 90 days in 04/2020	
Loan Type:	LINE OF CREDIT			for \$75<	

High Balance: High balance of \$2,100 from 11/2017 to 04/2020

Credit Limit: Credit limit of \$2,000 from 11/2017 to 04/2020

Estimated month and year that this item will be removed: 01/2027

To dispute online go to: <http://transunion.com/disputeonline>



Consumer Credit Report for RONALD L. BISHOP

File Number: 311845156 Date Issued: 05/28/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$108	\$108	\$108	\$108	\$102	\$100	\$0	\$0	\$0	\$0	\$118	\$138
Scheduled	\$7	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$25	\$25
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$141	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CLS	CLS	CLS	CLS								
Rating	[90]	[60]	[30]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$161	\$183	\$206	\$228	\$249	\$271	\$292	\$312	\$308	\$421	\$439	\$458
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0	\$825	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$476	\$494	\$512	\$530	\$547	\$464						
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25						
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]

**Satisfactory Accounts**

AMERICA FIRST CU #138000003013204722016\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 06/13/2016

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$187 per month, paid Monthly for

Account Type: Installment Account

Last Payment Made: 03/16/2020

120 months

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$17,386 from 12/2017 to 04/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$4,646	\$4,646	\$5,304	\$5,419	\$5,419	\$5,419	\$5,888	\$5,888	\$6,334	\$6,791	\$6,791	\$7,197
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$0	\$687	\$187	\$0	\$0	\$500	\$0	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$7,197	\$7,675	\$8,138	\$8,540	\$8,540	\$8,994	\$9,445	\$9,445	\$10,283	\$10,283	\$10,283	\$10,682
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$10,682	\$11,135	\$11,565	\$11,565	\$11,974							
Scheduled	\$187	\$187	\$187	\$187	\$187							
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500							
Past Due	\$0	\$0	\$0	\$0	\$0							
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]

AMERICA FIRST CU #138000003013204732018\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 01/30/2018

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$288 per month, paid Monthly for

Account Type: Installment Account

Last Payment Made: 03/16/2020

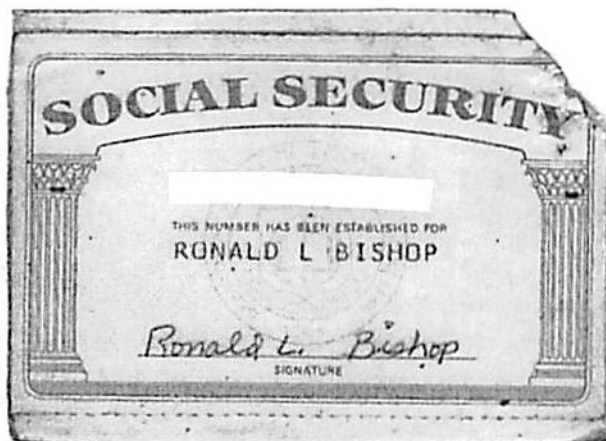
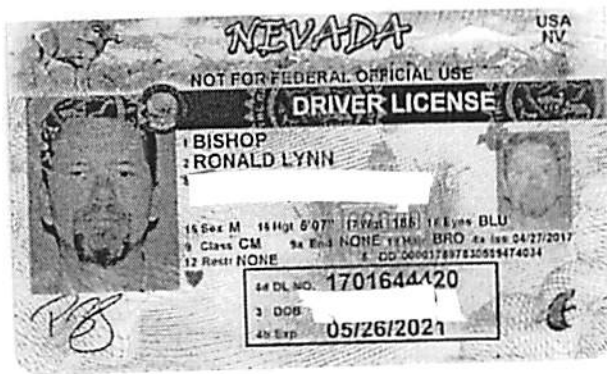
60 months

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$15,000 from 02/2018 to 04/2020

To dispute online go to: <http://transunion.com/disputeonline>

P CTRNE-003 00750-012850 04/



8/3/2020

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

Bank of America

Online Banking

Line of Credit - 0699

**Loan summary**

Current principal balance:	\$0.00
Credit limit:	\$0.00
Available credit:	\$0.00

**Make a payment**

Total payment due date:	Not Available
Total payment amount:	\$0.00

**Account details as of 08/03/2020**

Account name:	Line of Credit - 0699 Edit
Account number:	Show account number
Current principal balance:	\$0.00
Available credit:	\$0.00
Credit limit:	\$0.00
Draw expiration date:	Not Available
Open date:	05/28/2020
Last advance date:	11/15/2019

**Payment information**

Last statement date:	06/10/2020
Current payment due by Not Available <sup>1</sup> :	\$0.00 <sup>2</sup>
Other fees:	\$0.00
Annual fees:	\$0.00
Late charges:	\$0.00
Past due amount:	\$0.00
Total payment due by Not Available:	\$0.00 <sup>3</sup>
Last payment amount:	\$25.00
Last payment date:	07/04/2019
Estimated payoff amount <sup>4</sup> :	\$0.00
Payoff good through:	08/03/2020

<sup>1</sup> This current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

**Interest information**

Interest rate <sup>**</sup> :	18.00%
Interest paid year-to-date:	\$0.00
Interest paid last year:	\$21.75

<sup>\*\*</sup>For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.

**Bank of America**

Bank of America, N.A.  
P.O. Box 26349  
Tampa, FL 33623-6149

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

Account Number: 6818 0118 490699  
Page 1 of 4

**Account Snapshot**

Statement Period: 04/10/2020 - 05/10/2020

Previous Outstanding Balance:	\$107.23
New Outstanding Balance:	\$108.76
Credit Limit:	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Due:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	\$108.76
Payment Due Date:	06/04/2020

**Bank of America Personal Creditline****Account Summary**

Account Type	Principal Balance	Account Number
Line of Credit	\$100.00	6818 0118 490699

Information about your transactions is included on the next page of this statement.

**Annual Percentage Rate Summary**

<b>ANNUAL PERCENTAGE RATE</b>	18.00%
Daily Periodic Rate	0.0491803%
Corresponding ANNUAL PERCENTAGE RATE	18.00%
Days in Billing Cycle	31
Interest Charged	\$1.53
Fees Charged	\$0.00

**Messages**

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

**Customer Service Information**

**Billing Error Notices**  
Bank of America, N.A.  
Attention: Billing Error Notice  
P.O. Box 941657  
San Jose, CA 95094-1657



**General Inquiries**  
Bank of America, N.A.  
P.O. Box 31785  
Tampa, FL 33631-3785



[www.bankofamerica.com](http://www.bankofamerica.com)



**800.934.5626 Lines of Credit Customer Service**  
TDD 866.345.1260  
Se habla Español 800.688.6088

510000000010876681801184906995547880806

Personal Creditline account: 6818 0118 490699

Minimum payment due 06/04/20

\$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Additional principal \$

Payment enclosed \$

547880806:68180118490699



\*\*\* 311845156-017 \*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805



06/19/2020



PCBSZN00200291-I002345-071515885



RONALD L. BISHOP

Dear RONALD L. BISHOP,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
  - Review relevant information we sent them, including any provided documents
  - Investigate your dispute and verify whether the information they report is accurate
  - Provide us a response to your dispute and update any other information
  - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

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## How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

EXHIBIT 2

File Number: 311845156  
Date Issued: 06/19/2020

Page 4 of 5

## Your Investigation Results

**INVESTIGATION RESULTS - VERIFIED AND UPDATED:** The disputed item(s) was verified as belonging to you and information has changed or been updated to reflect recent activity.

**BANK OF AMERICA NA #6818011849\*\*\*\*** ( 4909 SAVARESE CIRCLE FL1, Tampa, FL 33634, (800) 669-6607 )

We investigated this item, verified it belongs to you, and updated: **Balance; Date Updated; Past Due; Remarks; Rating; Payment Received.** Here is how this item appears on your credit report following our investigation.

Date Opened: 10/01/1997  
Responsibility: Individual Account  
Account Type: Line of Credit Account  
Loan Type: LINE OF CREDIT

Balance: \$0  
Date Updated: 06/18/2020  
Payment Received: 07/04/2019 (\$0)  
Last Payment Made: 07/04/2019  
High Balance: \$2,100  
Original Charge-off: \$109  
Credit Limit: \$2,000

Pay Status: >Charged Off<  
Terms: Paid Monthly  
Date Closed: 05/28/2020  
>Maximum Delinquency of 90 days in 04/2020<

Remarks: >TRANSFERRED TO RECOVERY<; >PAID IN FULL WAS A CHARGE OFF<  
Estimated month and year that this item will be removed: 01/2027

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019				
Rating	X	\$0	60	30	OK	OK	OK	OK	OK	OK	OK	OK				
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

August 14, 2020

**CERTIFIED MAIL**

Trans Union LLC  
P.O. Box 2000  
Chester, PA 19016

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: \_\_\_\_\_; NV 89002; previous address: \_\_\_\_\_; SSN: \_\_\_\_\_; date of birth: \_\_\_\_\_ 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.



**August 14, 2020  
Trans Union LLC  
Page 2**

**Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.**

**Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.**

**I have enclosed a copy of my July 27, 2020 Federal Complaint which provides a very detailed formal account of precisely what BOA has done.**

**Thank you in advance for your anticipated courtesy.**

**Very truly yours,**



**Ronald Bishop**

**Enclosures**

File Number: 311845156  
 Date Issued: 05/28/2020

Page: 1 of 12

TransUnion<sup>®</sup>

### Personal Information

SSN: XXX-XX-3376

You have been on our files since 09/01/1985

Date of Birth:

Names Reported: RONALD L. BISHOP, RONALD LYNN BISHOP, and RON L. BISHOP

### Addresses Reported:

Address

630 S BOULDER HWY APT 190, HENDERSON, NV 89015-7364  
 9577 GATESVILLE AVE, LAS VEGAS, NV 89148-4202

Date Reported  
 03/01/2005  
 01/31/2012  
 07/31/2013

Address

718 BRICK OR, HENDERSON, NV 89003-8417  
 15378 ROAD 28, DOLORES, CO 81323-9734

Date Reported  
 02/01/2005  
 01/04/2016

### Telephone Numbers Reported:

(702) 372-2810 (702) 565-9800 (702) 566-8120 (702) 558-5250 (702) 372-2819

### Employment Data Reported:

Employer Name

BISHOP CONTRACTING INC  
 BISHOP AIR SERVICE  
 US AIR FORCE

Date Verified  
 06/06/2017  
 04/01/1997  
 01/01/1986

Position  
 PRESIDENT  
 PRESIDENT

### Public Record Mortgage Information

#### PUBLIC RECORD MORTGAGE DETAILS

Recorder's Office:  
 CLARK, NV

Origination Date:  
 Initial Rate Adjustment:  
 Next Rate Change Date:  
 Rate Change Frequency:  
 Rate Change Interval:  
 Index Type:

06/2006  
 07/2011  
 07/2020  
 Monthly  
 06  
 LIB

Loan Amount: \$129,200  
 Initial Interest Rate: 7.625%  
 Rate Calculation Change: 2.250%  
 Change Percent Limit: 2.000%  
 Maximum Rate: 13.625%  
 Combined Loan to Value: 88.100%

### Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity and the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

#### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditor. Any rating that is shaded (indicates that it is considered adverse). Please note: Some but not all of these ratings may be present in your credit report.

Not Reported	X	OK	30	60	90	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

#### Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets indicates that this remark is considered adverse.

CLS CREDIT LINE SUSPENDED

### Adverse Accounts

BANK OF AMERICA NA #6818011849\*\*\*\* (4909 SAVARESE CIRCLE PL, Tampa, FL 33634, (800) 669-6607)

Date Opened: 10/01/1997  
 Responsibility: Individual Account  
 Account Type: Line of Credit Account  
 Loan Type: LINE OF CREDIT

Date Updated: 04/30/2020  
 Payment Received: \$0  
 Last Payment Made: 07/04/2019

Pay Status: Account 90 Days Past Due Date  
 Terms: \$7 per month, paid Monthly  
 Maximum Delinquency of 90 days in 04/2020 for \$754

High Balance: High balance of \$2,100 from 11/2017 to 04/2020  
 Credit Limit: Credit limit of \$2,000 from 11/2017 to 04/2020  
 Estimated month and year that this item will be removed: 01/2027

To dispute online go to: <http://transunion.com/disputeonline>

## Consumer Credit Report for RONALD L. BISHOP

File Number: 311845156 Date Issued: 05/28/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$108	\$108	\$108	\$108	\$108	\$108	\$0	\$0	\$0	\$0	\$0	\$118
Scheduled	\$0	\$25	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$25
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$141	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	CIS	CIS	CIS	CIS								
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$161	\$183	\$208	\$228	\$248	\$271	\$292	\$312	\$308	\$271	\$233	\$198
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0	\$0	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$478	\$484	\$512	\$538	\$549	\$444						
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25						
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]

## Satisfactory Accounts

## AMERICA FIRST CU #138000003013204722016\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 06/13/2016

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$187 per month, paid Monthly for

Account Type: Installment Account

Last Payment Made: 03/16/2020

120 months

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$17,386 from 12/2017 to 04/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$4,448	\$4,448	\$5,308	\$5,418	\$5,418	\$5,418	\$5,888	\$5,888	\$6,334	\$6,791	\$6,791	\$7,197
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$0	\$487	\$187	\$0	\$0	\$500	\$0	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$7,197	\$7,675	\$8,138	\$8,540	\$8,540	\$8,994	\$9,445	\$9,445	\$10,283	\$10,283	\$10,283	\$10,682
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$10,682	\$11,133	\$11,568	\$11,972	\$11,972							
Scheduled	\$187	\$187	\$187	\$187	\$187							
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500							
Past Due	\$0	\$0	\$0	\$0	\$0							
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]	[OK]

## AMERICA FIRST CU #138000003013204732018\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 01/30/2018

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$288 per month, paid Monthly for

Account Type: Installment Account

Last Payment Made: 03/16/2020

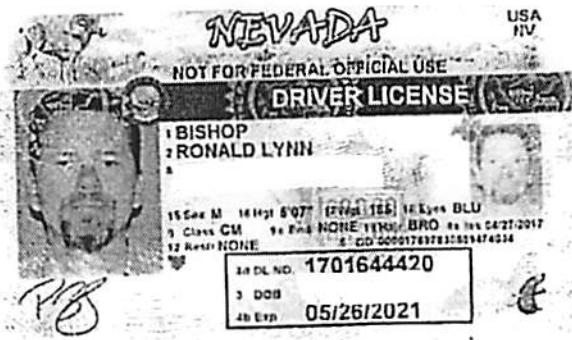
60 months

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$15,000 from 02/2018 to 04/2020

To dispute online go to: <http://transunion.com/disputeonline>

P CTRNE-003 00750-012850 04/



07/2020

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

Bank of America

Online Banking

Line of Credit - 0599

## Loan summary

Current principal balance:	\$0.00
Credit limit:	\$0.00
Available credit:	\$0.00

## Make a payment

Total payment due date:	Not Available
Total payment amount:	\$0.00

## Account details as of 06/03/2020

Account name:	LINE OF CREDIT - 0599 LOC
Account number:	8888888888888888
Current principal balance:	\$0.00
Available credit:	\$0.00
Credit limit:	\$0.00
Draw expiration date:	Not Available
Open date:	05/21/2019
Last closing date:	11/15/2019

## Payment information

Last statement date:	06/20/2020
Current payment due by Not Available <sup>1</sup> :	\$0.00 <sup>2</sup>
Other fees:	\$0.00
Annual fees:	\$0.00
Init. charges:	\$0.00
Past due amount:	\$0.00
Total payment due by Not Available:	\$0.00 <sup>3</sup>
Last payment amount:	\$0.00
Last payment date:	07/04/2019
Estimated payoff amount <sup>4</sup> :	\$0.00
Payoff good through:	06/03/2020

<sup>1</sup> The current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

## Interest information

Interest rate <sup>5</sup> :	19.99%
Interest paid year-to-date:	\$0.00
Interest paid last year:	\$21.75

<sup>5</sup> For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.



**Bank of America**

Bank of America, N.A.  
P.O. Box 26249  
Tampa, FL 33623-6249

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

Account Number: 6818 0118 490699	
Page 1 of 4	
Account Snapshot	
Statement Period: 04/10/2020 - 05/10/2020	
Previous Outstanding Balance:	\$107.23
New Outstanding Balance:	\$108.76
Credit Limit:	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Due:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	\$108.76
Payment Due Date:	06/04/2020





**Bank of America Personal Creditline**

Account Summary			Annual Percentage Rate Summary	
Account Type	Principal Balance	Account Number	ANNUAL PERCENTAGE RATE	18.00%
Line of Credit	\$100.00	6818 0118 490699	Daily Periodic Rate	0.0491803%
Information about your transactions is included on the next page of this statement.			Corresponding ANNUAL PERCENTAGE RATE	18.00%
			Days in Billing Cycle	31
			Interest Charged	\$1.53
			Fees Charged	\$0.00

**Messages**

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

**Customer Service Information**

	Billing Error Notices Bank of America, N.A. Attention: Billing Error Notice P.O. Box 941657 Sunny Valley, CA 95094-1657		General Inquiries Bank of America, N.A. P.O. Box 31785 Tampa, FL 33631-3785		800.934.5626 Lines of Credit Customer Service TDD 866.345.1260 Se habla Español 800.688.6086
			 www.bankofamerica.com		

510000000010876681801184906995547880806

Personal Creditline account: 6818 0118 490699

Minimum payment due 06/04/20

\$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Additional principal \$

Payment enclosed \$

⑆547880806⑆68180118490699⑆

**Attorney for Plaintiff**

## RON BISHOP

**vs.**

**Defendant.**

## JURY DEMANDED

**1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated therein.**

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

Page 1



\*\*\* 311845156-023 \*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805



08/28/2020



PCOPV700200201-0001613-073972655



RONALD L. BISHOP

Dear RONALD L. BISHOP,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
  - Review relevant information we sent them, including any provided documents
  - Investigate your dispute and verify whether the information they report is accurate
  - Provide us a response to your dispute and update any other information
  - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

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## How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: 311845156  
Date Issued: 08/28/2020

Page 4 of 5

## Your Investigation Results

**INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED:** The disputed item(s) was verified as accurate; however, other information has also changed.

**BANK OF AMERICA #6818011849\*\*\*\*** ( 4909 SAVARESE CIRCLE, FL1-808-01-47, TAMPA, FL 33634, (800) 669-6807 )

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Remarks; Rating; Payment Received**. Here is how this account appears on your credit report following our investigation.

<b>Date Opened:</b>	10/01/1997	<b>Balance:</b>	\$109	<b>Pay Status:</b>	>Charged Off<
<b>Responsibility:</b>	Individual Account	<b>Date Updated:</b>	08/27/2020	<b>Terms:</b>	Paid Monthly
<b>Account Type:</b>	Line of Credit Account	<b>Payment Received:</b>	07/04/2019 (\$0)	<b>Date Closed:</b>	06/30/2020
<b>Loan Type:</b>	LINE OF CREDIT	<b>Last Payment Made:</b>	07/04/2019	>Maximum Delinquency of 90 days in 04/2020<	
		<b>High Balance:</b>	\$2,100		
		<b>Original Charge-off:</b>	\$109		
		<b>Credit Limit:</b>	\$2,000		
		<b>Past Due:</b>	>\$109<		

**Remarks:** ACCT INFO DISPUTED BY CONSUMR; >UNPAID BALANCE CHARGED OFF<

**Estimated month and year that this item will be removed: 01/2027**

	07/2020	08/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019				
Rating	X	X	X	90	60	30	OK	OK	OK	OK	OK	OK				
	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

September 22, 2020

**CERTIFIED MAIL**

Trans Union LLC  
P.O. Box 2000  
Chester, PA 19016

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: --; previous address: 718 Brick Drive, Henderson, NV 89015; SSN: --; date of birth: --; 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

**EXHIBIT 5**

September 22, 2020  
Trans Union LLC  
Page 2

Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.

Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.

I have enclosed a copy of my September 17, 2020 Federal Amended Complaint which provides a very detailed formal account of precisely what BOA has done.

**Further, I have attached my September 1, 2020 \$110 to BOA-BOA has indeed confirmed receipt in full satisfaction of BOA's fraudulent claim. This is another attempt to put this ridiculously small and otherwise absurdly petty ordeal behind me.**

Thank you in advance for your anticipated courtesy.

Very truly yours,



Ronald Bishop

Enclosures

File Number:  
Date Issued:311845156  
05/28/2020

Page: 1 of 12

TransUnion<sup>®</sup>

## Personal Information

SSN: XXX-XX-3376

You have been on our files since 09/01/1985

Date of Birth: 05/26/1965

Names Reported: RONALD L. BISHOP, RONALD LYNN BISHOP, and RON L. BISHOP

## Addresses Reported:

Address

850 S BOULDER HWY APT 190, HENDERSON, NV 89015-7564  
9577 GATESVILLE AVE, LAS VEGAS, NV 89148-4202Date Reported  
03/01/2005  
01/31/2012  
07/31/2013Address  
718 BRECK DR, HENDERSON, NV 89002-8417  
15378 ROAD 28, DOLORES, CO 81323-9734Date Reported  
02/01/2005  
01/04/2016

## Telephone Numbers Reported:

(702) 372-2810

(702) 565-9800

(702) 566-8120

(702) 558-5250

(702) 372-2819

## Employment Data Reported:

Employer Name

BISHOP CONTRACTING INC  
BISHOP AIR SERVICE  
US AIR FORCE

Date Verified

06/06/2017  
04/01/1997  
01/01/1986

Position

PRESIDENT  
PRESIDENT

## Public Record Mortgage Information

## PUBLIC RECORD MORTGAGE DETAILS

Recorder's Office:  
CLARK, NVOrigination Date:  
Initial Rate Adjustment:  
Next Rate Change Date:  
Rate Change Frequency:  
Rate Change Interval:  
Index Type:06/2006  
07/2011  
07/2020  
Monthly  
06  
LIBLoan Amount:  
Initial Interest Rate:  
Rate Calculation Change:  
Change Percent Limit:  
Maximum Rate:  
Combined Loan to Value:\$129,200  
7.625%  
2.250%  
2.000%  
13.625%  
83.100%

## Account Information

Typical creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity and the creditor's most reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

## Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these things may be present in your credit report.

NR	X	OK	30	60	90	120	COL	VS	REP	COF	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

## Remark Key

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets ( ) indicates that this remark is considered adverse.

CLS CREDIT LINE SUSPENDED

## Adverse Accounts

BANK OF AMERICA NA #6818011849\*\*\*\* (4909 SAVARESE CIRCLE FL1, Tampa, FL 33634, (800) 669-6607)

Date Opened: 10/01/1997

Date Updated: 04/30/2020

Pay Status: Account 90 Days Past Due Date

Responsibility: Individual Account

Payment Received: \$0

Terms: \$7 per month, paid Monthly

Account Type: Line of Credit Account

Last Payment Made: 07/04/2019

Maximum Delinquency of 90 days in 04/2020 for \$75

Loan Type: LINE OF CREDIT

High Balance: High balance of \$2,100 from 11/2017 to 04/2020

Credit Limit: Credit limit of \$2,000 from 11/2017 to 04/2020

Estimated month and year that this item will be removed: 01/2027

To dispute online go to: <http://transunion.com/disputeonline>



Consumer Credit Report for RONALD L. BISHOP

File Number: 311845156 Date Issued: 05/28/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$108	\$108	\$108	\$108	\$108	\$108	\$0	\$0	\$0	\$0	\$0	\$115
Scheduled	\$0	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$25
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$161	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$476	\$476	\$476	\$476	\$476	\$476						
Scheduled	\$25	\$25	\$25	\$25	\$25	\$25						
Payment												
Amount Paid	\$25	\$25	\$25	\$25	\$25	\$25						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

## Satisfactory Accounts

AMERICA FIRST CU #138000003013204722016\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 06/13/2016

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$187 per month, paid Monthly for

Account Type: Installment Account

Last Payment Made: 03/16/2020

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$17,386 from 12/2017 to 04/2020

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$4,448	\$4,448	\$5,304	\$5,413	\$5,413	\$5,413	\$5,888	\$5,888	\$5,334	\$4,771	\$4,771	\$7,197
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$0	\$687	\$187	\$0	\$0	\$500	\$0	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$7,197	\$7,197	\$8,133	\$8,540	\$8,540	\$8,540	\$9,443	\$9,443	\$10,283	\$10,283	\$10,283	\$10,283
Scheduled	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187	\$187
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Balance	\$10,283	\$11,133	\$11,540	\$11,540	\$11,970							
Scheduled	\$187	\$187	\$187	\$187	\$187							
Payment												
Amount Paid	\$500	\$500	\$500	\$500	\$500							
Past Due	\$0	\$0	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMERICA FIRST CU #138000003013204732018\*\*\*\* (PO BOX 9199, OGDEN, UT 84409, (801) 627-0900)

Date Opened: 01/30/2018

Date Updated: 04/30/2020

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Individual Account

Payment Received: \$0

Terms: \$288 per month, paid Monthly for

Account Type: Installment Account

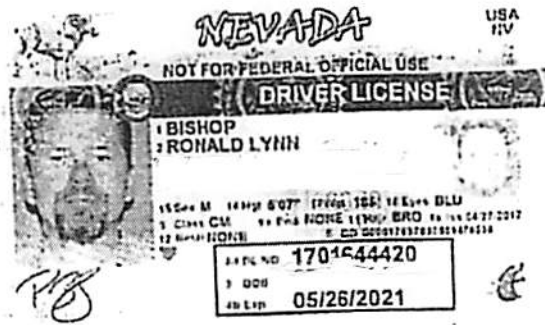
Last Payment Made: 03/16/2020

Loan Type: RECREATIONAL MERCHANDISE

High Balance: High balance of \$15,000 from 02/2018 to 04/2020

To dispute online go to: <http://transunion.com/disputeonline>

P C7RHE-003 00760-012850 04/





**Bank of America**

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

**Bank of America**

**Online Banking**

**Line of Credit - 0000**

**Account Summary**

Current principal balance: \$0.00  
Credit limit: \$0.00  
Available credit: \$0.00

**Make a Payment**

Total payment due date: Not Available  
Total payment available: \$0.00

**Account Details as of 11/25/2020**

Account number: 0000000000000000  
Account name: Bank of America  
Current principal balance: \$0.00  
Available credit: \$0.00  
Credit limit: \$0.00  
Total payment due date: Not Available  
Payment due date: 11/25/2020

**Payment History**

Next payment due date: 01/25/2021  
Current payment due by Next Available: \$0.00  
Other fees: \$0.00  
Annual fee: \$0.00  
Late charges: \$0.00  
Past due charges: \$0.00  
Total payment due by Next Available: \$0.00  
Next payment due date: 01/25/2021  
Estimated payment amount: \$0.00  
Payment good through: 01/25/2021

<sup>1</sup> The current payment due date will include when your next scheduled payment is due. This date does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Payment by your monthly billing statement to see the total payment due and related details. If you have made timely payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

**Interest Information**

Interest rate: 18.00%  
Interest paid year-to-date: \$0.00  
Interest paid last year: \$21.75

<sup>5</sup> For Bank of America only, the interest rate shown above may not reflect any special rates you may have received and taken advantage of. Please refer to your monthly statement for more information.

**Bank of America**

Bank of America, N.A.  
P.O. Box 36349  
Tampa, FL 33633-6349

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

Account Number: 6818 0118 490699	
Page 1 of 4	
Account Snapshot	
Statement Period: 04/10/2020 - 05/10/2020	
Previous Outstanding Balance:	\$107.23
New Outstanding Balance:	\$108.76
Credit Limit:	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Due:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	\$108.76
Payment Due Date:	06/04/2020





**Bank of America Personal Creditline**

Account Summary			Annual Percentage Rate Summary	
Account Type	Principal Balance	Account Number	ANNUAL PERCENTAGE RATE	18.00%
Line of Credit	\$100.00	6818 0118 490699	Daily Periodic Rate	0.0491803%
Information about your transactions is included on the next page of this statement.			Corresponding ANNUAL PERCENTAGE RATE	18.00%
			Days in Billing Cycle	31
			Interest Charged	\$1.53
			Fees Charged	\$0.00

**Messages**

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

**Customer Service Information**

 <b>Billing Error Notices</b> Bank of America, N.A. Attention: Billing Error Notice P.O. Box 941857 San Valley, CA 95094-1857		 <b>General Inquiries</b> Bank of America, N.A. P.O. Box 31785 Tampa, FL 33631-3785   <a href="http://www.bankofamerica.com">www.bankofamerica.com</a>		 <b>800.934.5626 Lines of Credit Customer Service</b> TDD 866.343.1260 Se habla Español 800.568.6028
--	--	---	--	--

510000000010876681801184906995547880806

Personal Creditline account: 6818 0118 490699

Minimum payment due 06/04/20 \$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Additional principal \$

Payment enclosed \$

⑆547880806⑆68180118490699⑆

1 MITCHELL D. GLINER, ESQ.  
2 Nevada Bar #003419  
3 3017 W. Charleston Blvd., #95  
4 Las Vegas, NV 89102  
5 (702) 870-8700  
6 (702) 870-0034 Fax  
7 [mglinen@glinerlaw.com](mailto:mglinen@glinerlaw.com)

8 Attorney for Plaintiff

9 UNITED STATES DISTRICT COURT  
10 DISTRICT OF NEVADA

11 RON BISHOP )

12 Plaintiff, )

13 vs. )

14 BANK OF AMERICA,  
15 NATIONAL ASSOCIATION, )

16 Defendant. )

No. 2:20-cv-01387-RFB-VCF

JURY DEMANDED

17 AMENDED COMPLAINT


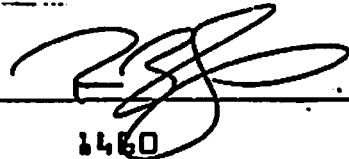
18 JURISDICTION

19 1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section  
20 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of  
21 the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated  
22 therein.

23 PRELIMINARY STATEMENT

24 2. The Plaintiff brings this action for damages based upon Defendant's violations of  
25 the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

26 3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada  
27 and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.  
28

Ron Bishop		89002	DATE <u>9-1-2020</u>	1460 94-3143/2224
PAY	<u>Bank of America</u>		\$ <u>110.00</u>	
TO THE ORDER OF	<u>One hundred ten and 00/100</u>		DOLLARS 	
One Nevada Credit Union 2845 South Mojave Road Las Vegas, Nevada 89121				
FOR				MP
			1460	

\*\*\* 311845156-026 \*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805



10/07/2020



Information for Good.

PCWE4000200240-1001937-074810025



RONALD L. BISHOP

Dear RONALD L. BISHOP,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
  - Review relevant information we sent them, including any provided documents
  - Investigate your dispute and verify whether the information they report is accurate
  - Provide us a response to your dispute and update any other information
  - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit [www.transunion.com/fullreport](http://www.transunion.com/fullreport).

---

## How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: 311845156  
Date Issued: 10/07/2020

Page 4 of 5

## Your Investigation Results

**INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.**

**BANK OF AMERICA NA #5920100013\*\*\*\* ( PO BOX 45144, JACKSONVILLE, FL 32231, (800) 215-8185 )**

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**.  
Here is how this item appears on your credit report following our investigation.

Date Opened:	12/17/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	02/12/2012		Agreed
Account Type:	Installment Account	Payment Received:	02/10/2012 (\$1,725)	Terms:	\$0 per month, paid Monthly
Loan Type:	RECREATIONAL	Last Payment Made:	02/10/2012		for 120 months
	MERCHANDISE	High Balance:	\$19,115	Date Closed:	02/12/2012

Remarks: CLOSED

	01/2012
Rating	OK

**BANK OF AMERICA, N.A. #8455\*\*\*\* ( 4809 SAVARESE CIRCLE, FL1-808-01-47, Tampa, FL 33634, (800) 669-6607 )**

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**.  
Here is how this item appears on your credit report following our investigation.

Date Opened:	10/20/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	08/30/2013		Agreed
Account Type:	Mortgage Account	Payment Received:	08/13/2013 (\$3,471)	Terms:	Monthly for 360 months
Loan Type:	CONVENTIONAL REAL	Last Payment Made:	08/13/2013	Date Closed:	08/30/2013
	ESTATE MTG	High Balance:	\$544,000		

Remarks: TRANSFERRED TO ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	07/2013	08/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	07/2012	08/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	07/2011	08/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	07/2010	08/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		



## Universal Data Form

AUD Correction Indicator: Update ☒ Delete ☐ Delete due to fraud ☐

Subscriber Name: Bank of America

Equifax SC:

Subscriber Address: 150 N COLLEGE ST MC NC1-028-22-01, Charlotte, NC 28255-0001

Experian SC:

Innovis SC:

TU SC:

## Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
BISHOP	RONALD	L			
Current Address		City	State	Zip+4	
		HENDERSON	NV		
Previous Last Name		Previous First Name	Previous Middle Name		Previous Gen.
Previous Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA: 1		Phone:	

## Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

## Associated Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:		Phone:	
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:		Phone:	

## Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
68180118490699	10-01-1997	\$0	\$0	C			\$0		XR	
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
LOC/M	09-15-2020		09-15-2020	13	0	15		09-15-2020		
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec. Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	101250681			

## Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020				0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0									

Submitted By:

Tel#:

Date: 10-09-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 7